



Department of the Navy Civilian Benefits Center

Thinking About Retirement? Apply Early!

These resources will help you plan for your retirement

★ **CBIC - Civilian Benefits Information Center**

- Available on line at <https://www.civilianbenefits.hroc.navy.mil> - click on "I Want to Retire"
- Determine when you are eligible to retire
- Locate pre-retirement seminars available in your area
- Download the online retirement application
- Request a retirement estimate if you are retiring within 1 year
- Determine how your monthly benefits are affected by
 - ✓ Active duty military service
 - ✓ Temporary service
 - ✓ Refunded service

★ **EBIS - Employee Benefits Information System**

- Available on line at <https://www.civilianbenefits.hroc.navy.mil> - click on "Access EBIS"
- View your personal benefits statement
- Access the online retirement calculator to run "what if" retirement scenarios
- Access the Retirement Information Library

★ **Benefits Line - 1-888-320-2917**

- Customer Service Representatives are available from 7:30 a.m. – 7:30 p.m. Eastern Time, Monday through Friday
 - Request a retirement application
 - Referral to a Retirement Specialist for counseling
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